

CITI Bank Service Level

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Vendor Performance is Priority of the Comptroller's Office:

We encourage Customers to report CITI Bank's performance (satisfactory, unsatisfactory, or exceptional) on this contract. The method for reporting is through the Vendor Performance Tracking System (VPTS), which can be accessed online at [Vendor Performance Tracking System](#).

How does a state agency or university submit a VPF? Contact your supervisor, manager, or director to have an Electronic State Business Daily (ESBD) super user in your entity create a user account for you. After your ESBD user account has been created, you can enter a VPF through the [TPASS Portal](#).

How does a CO-OP submit a VPF? Email esbdsupport@cpa.state.tx.us to request access to submit a VPF. You will receive a confirmation email with instructions. After your ESBD user account has been created, you can enter a VPF through the [TPASS Portal](#).

Customer Service Unit

The Customer Service Unit handles inquiries from merchants, individual cardholders, program managers, and third parties, while the Client Account Service Manager supports specific customers and their Program Administrators.

Citi's Commercial Card Customer Service Unit can handle all emergencies, including reports of fraudulent transactions and can be reached toll-free at (800) 790-7206 in the U.S., or via collect call to (904) 954-7314 if the cardholder is out of the country. Additionally, a designated fax and e-mail will be provided for use of CUSTOMER' cardholders. Our primary call center is located in Jacksonville, Florida with major back-up centers in Norfolk, Virginia and Sioux Falls, South Dakota. Citi also has call centers in San Antonio, Texas and Irving, Texas.

Customer Service is available 24/7 to handle a variety of inquiries including, but not limited to:

- Balance and payment inquiries x
- Credit availability
- Decline reasons
- Security closures
- Account closures
- Billing disputes
- Reporting lost or stolen cards
- Help Desk support for our online systems - 7:00 a.m. – 11:00 p.m. (ET)
- Help Desk support for file delivery issues - 7:00 a.m. – 11:00 p.m. (ET)
- Interface with MasterCard and third party vendors.

CUSTOMER's designated Technical Implementation Manager provides technical support for all application interfaces during the initial implementation period and ongoing service. We provide initial setup and training for file deliveries and Web-based reporting tools at no cost to CUSTOMER.

Our Technical Help Desk, based in the United States but available to all Citi Commercial Cards customers, is available from 7:00 a.m. until 11:00 p.m. (ET) to provide technical support. For password resets, the Customer Service Unit can assist 24/7 via a toll free phone number.

The Technical Help Desk supports:

- File delivery issues
- Web-based systems

Technical Help Desk teams are specially trained to provide ongoing technical support for these processes and systems, as well as to answer any operational questions CUSTOMER may have.

Client Account Service (CAS)

The CAS teams work in groups of four people that know your account in detail and are available should your dedicated person be away from their desk. In total, the Customer Service Team has approximately 44 Intermediate Service Representatives, 12 Senior Service Representatives, three Operations Assistants, two Recovery Specialists, and eight Collectors. Four Customer Service Managers and a Collections Manager lead these teams and oversee the day-to-day activities of the department.

All groups work together to ensure that phones are answered in a timely manner. We use cross training to enable the service center to handle peaks in call volumes. In addition, our Managers, Operations Assistants, and Quality Department staff answer calls during peak periods to minimize client impact.

Citi will provide 24/7 Client Account Service to CUSTOMER, including weekends and holidays.

Cardholders and Program Administrators can leverage our online system 24/7 to access information and perform inquiries in real-time.

Citi's automated voice response unit (VRU) provides users with a payment address, enables users to change their PIN, and allows users to hear balance and available credit information. The VRU system is available toll free, 24/7.

We strive to answer all calls in the queue in less than 21 seconds, which means that callers can expect timely service without long hold times.

Citi has dedicated experienced Customer Service Representatives to CUSTOMER's card program for all day-to-day Customer Service and operating support.

CUSTOMER Account Management Team

The following team will work in concert with CUSTOMER to provide the dedicated resources to assist you with the conversion. This team will not only ensure a successful implementation, but also supports CUSTOMER throughout life of the contract.

Team Members	Roles & Responsibilities
Account Managers- Dan Ragheb, Mike Hostetler	Your Account Managers, Dan and Mike, direct the strategic
Technical Implementation Manager – Bill Prevallet	A Technical Implementation Manager will serve as the product application expert and will manage any custom technical solutions. Bill will handle scope documentation for the technical solution, consult with CUSTOMER on best practices for reporting tools, file feeds, and integration into ERPs, as well as submitting, tracking, and following up on work orders.

Team Members	Roles & Responsibilities
Program Manager – Mario Scalora	A Program Manager will own the project plan for CUSTOMER's implementation and drive the joint project team to deliver on objectives. Mario will also own the agenda, meeting notes, and action log for implementation team meetings, will own the issues and risks log, will complete eCommit documentation for your implementation, and, finally, will provide documentation of CUSTOMER's completed implementation.
Client Account Service Managers – Donald Altman, Jim Radford	CUSTOMER will also be assigned two dedicated Client Account Service (CAS) Managers, as the primary contacts for the Program Administrators at CUSTOMER on an ongoing basis. The CAS Managers works with the Account Manager and Implementation Manager to implement the program as defined by CUSTOMER. The CAS Managers complete setup documentation, build the hierarchy with your input, work to establish the accounts, and ensure that the cards are delivered to the appropriate party on the date established. They are responsible for responding to any questions that arise, including in such areas as: billing inquiries, special report requests, account setup/closure, and cardholder profile changes. Client Account Service Managers are dedicated to specific customers and their Program Administrators. The Texas Account Managers will be based at 611 W. 5th Street, Austin, TX 78701.
Customer Service Unit	Our award-winning Customer Service Unit is available 24/7 to handle all questions and concerns by CUSTOMER's cardholders.
Technical Help Desk	Our Technical Help Desk is in place to support and assist with any online access issues. This Help Desk is operational 7:00 a.m. to 8:00 p.m. (ET) with escalation and after-hours emergency contacts. Our Internet-based reporting account management and information reporting tools are available 24 hours a day, seven days a week, except for off-hours scheduled maintenance.

Access and entitlements for Customers

CitiDirect Global Card Management System

- Issuer Program Administrators, CUSTOMER Program Administrators, and cardholders: All have read and write access for transaction reallocation

Citi Custom Reporting System

- All external users have read only access at various hierarchy levels.

Access and entitlements for the major roles for Citi's online systems

The following list outlines the access and entitlements for the major roles for Citi's online systems:

- **Help Desk:** Read-only access to minimal client data to support and the ability to perform user security administration functions such as resetting user passwords and creating new users
- **Client Account Services:** As this team manages client and Program Administrator requests, they have the ability to maintain and alter client profiles and accounts
- **Customer Service:** As this team manages cardholder requests, they have the ability to maintain and alter cardholder profiles and accounts

- **Production support:** Access to database with read only access (with exception of Citi Custom Reporting System, where production support have read-only and update access)
- **Developers:** No access to client data in production
- **Client roles by applications:** Client access is restricted to respective customer data only:

Reporting

Citi's Custom Reporting System enables CUSTOMER's Program Administrator(s) to access, navigate, customize, and explore standard and customized reports online at a click of a button or via a scheduler Citi's Custom Reporting Features include:

- User-friendly application for generating both standard and customized reports from over 650 data elements, including Level III and enhanced folio data
- Utilizes drag and drop dynamic report creation and view filtering technologies
- Program wide or organizational/ department level hierarchy based reporting with account, transaction, and enhanced data drill down capability
- Download capability supports spreadsheets, PDF, HTML, and text delimiters
- Ability to save queries in private or public folder to facilitate sharing of reports
- Reports can be pre-scheduled or run on an ad hoc basis
- Advanced features include filtering, column calculation using an expression editor, creation of custom prompts, and on-the-fly charting capabilities and available in 12 languages.

Web-based reporting for Citi's commercial card programs will be provided on demand at intervals defined by CUSTOMER. Reports can be issued at the following frequencies, depending on the type of report:

- Cycle
- Daily
- Month end
- Quarter
- Fiscal quarter
- Semi-annually
- Year
- Fiscal year.

Historical transaction and card data is maintained for 36 months and archived up to 7 years.

In addition, CUSTOMER can pre-schedule specific reports to run in the format and time intervals you have defined. Once a report has run, the user will have the ability to print or export using various formats (PDF, XLS, .CSV, HTML, or using Text delimiters).

During implementation, Citi will work with CUSTOMER to determine which reports and formats will be most effective. The following report formats are available:

- **Hard copy:** If CUSTOMER decides to receive paper reports, we will work with you to determine the appropriate method for report delivery. However, as a part of our environmental initiatives, we encourage our customers to utilize other report formats.
- **Direct transmission to mainframe:** CUSTOMER can receive statement / billing information directly to a mainframe via FTP or VAN.
- **Internet:** CUSTOMER will be able to use our Internet-based account management and information reporting tools as business needs dictate.
- **E-mail:** For security reasons, Citi does not send reports via e-mail. However, we can provide CUSTOMER with e-mail notification capability.

Reports may be exported to popular Microsoft® Office word processing and spreadsheet applications in RTF, XLS, CSV, TXT, and PDF formats.

Standard files work with many system providers. Specific providers of travel and expense management systems include IBM, SAP R/3 Enterprise, Concur, Necho, and Extensity. We will work with CUSTOMER to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

Citi has measures in place to ensure the data received from the card associations is incorporated completely into our GDR, and that no data loss occurs. Each data file received is checked to ensure it is not corrupted, that it is complete, and that it is not a duplicate transmission. The data is then incorporated into the database and, in some cases, cleansed for accuracy.

CitiDirect Global Card Management System (GCMS),

Within CitiDirect Global Card Management System (GCMS), the following fields are updated in real time with account details and transaction authorizations. Some fields may also be maintained by Program Administrator(s), and are updated immediately in the system. GCMS also enables your Program Administrator(s) to request replacement cards.

Real Time Account Management in GCMS	
Cardholder Information	<ul style="list-style-type: none"> • Account name 1 and name 2 • Master accounting code • Home and work phone number • Address 1, 2, city, state, postal code
Card Limits & Authorization Controls	<ul style="list-style-type: none"> • Available credit, current balance, previous balance, current amount due, days past due • Disputed amount • Credit limit and cash advance limit (percentage) • Single transaction limit • Daily, cycle, and monthly number of transactions • Daily, cycle, and monthly dollar amount
Merchant Category Code Group Limits	<ul style="list-style-type: none"> • MCCG name, action, and status • MCCG daily, cycle, and monthly number of transactions • MCCG daily, cycle, and monthly dollar amount • MCCG use, parent limits, groups, and velocity
Account Closure	<ul style="list-style-type: none"> • Account status (choices of No Longer Employed, Cardholder Request, Entity Request)
Replacement Card Request	<ul style="list-style-type: none"> • Standard delivery only
Card authorizations	<ul style="list-style-type: none"> • Up-to-the-minute information

Controls may be changed at any time via the following methods:

- An authorized CUSTOMER representative may contact your designated Client Account Service Manager via phone, e-mail, or fax.
- CUSTOMER's Program Administrator(s) can utilize CitiDirect Global Card Management System to update a cardholder's profile online, including a variety of controls. Your Program Administrators can also use templates to change sets of parameters.

CUSTOMER's Program Administrator(s) can use CitiDirect Global Card Management System to modify controls and perform routine maintenance, including:

- Change and increase transaction limits in real time
- Change and increase monthly limits in real time
- Review and update the number of transactions per day in real time
- Review and update the number of transactions per month in real time
- Update address changes
- Update name changes in real time
- View and / or modify account information, as well as hierarchy and business unit information
- Close accounts in real time
- Check client authorizations and declines against the card in real time
- View profile information and status of the card
- Inquire about accounts and current balances
- Change billing and accounting cycles, as needed
- Report lost or stolen cards
- Execute and manage disputes online.

All of these functions can be restricted according to access levels.

MCC Overrides

In order to allow transactions on blocked Merchant Category Codes, CUSTOMER can request a forced authorization. To obtain a forced authorization, CUSTOMER's Program Administrator would call your designated Client Account Service Manager with the details of the proposed purchase, including the merchant name and phone number, transaction amount, and time frame around when the transaction will be made. CUSTOMER will then inform the merchant to contact Customer Service at the time of the transaction in order to obtain a transaction authorization.

Using Citi Custom Reporting System (CCRS), CUSTOMER will have access to robust custom reporting capabilities, as well as a variety of standard reports. CCRS gives CUSTOMER full control over report production, enabling you to generate reports from over 650 data elements, including Level III and enhanced folio data. Data can be pulled from all sections of a profile and sorted according to any field selected by CUSTOMER. If permission is granted by CUSTOMER, the system will allow users to create both Travel and Purchase Card reports under the same login.

CUSTOMER's users can create and save customized reports tailored to their needs as frequently as required. Reports can be pre-scheduled to run automatically or produced on an ad hoc basis.

CUSTOMER's Program Administrator(s) can create on-demand reports online by:

- Selecting columns and options
- Creating calculations
- Filtering or grouping data.

Users can also modify existing, pre-authorized report templates to suit their individual business requirements.

Using CCRS, CUSTOMER can also track and group transactions as well as filter on any attribute, such as cost center, commodity code, or cardholder. Your Program Administrator(s) can access general functionality, such as formatting, sorting, and performing summary calculations, for straightforward querying. In addition, users have access to more advanced functionality, such as sub-totaling columns, creating custom prompts, and on-the-fly charting capabilities.

There are no additional costs for customized reporting via CCRS.

Users can also export data into common data processing formats such as comma-delimited, excel, PDF, or text.

Hierarchy Levels

Citi's online reporting systems allow for seven hierarchy levels. This structure generally provides sufficient reporting hierarchy scenarios to mirror any organization.

Within the hierarchy, CUSTOMER can include security parameters that will limit access to data for the Program Administrator(s) to their individual level of hierarchy, or allow Program Administrators to access all levels of the hierarchy, depending upon your preference. For example, if CUSTOMER grants a Program Administrator access at the Entity level, this individual can also be given access to the Division and Department levels that fall below the entity level.

Once CUSTOMER's program hierarchy is established, your Program Administrator(s) will need to identify the hierarchy string when subsequent cardholder applications are submitted.

CUSTOMER can set up as many centrally billed accounts as needed. These are not actual card accounts, and cannot have transactions post directly against them. The corporate billing account is used to roll up all cardholder spend so that we are able to provide CUSTOMER with a corporate bill at the end of each billing cycle. This will not in any way cause duplication. When sending CUSTOMER's ERP daily transaction reports, only daily postings against cardholder accounts are included for loading into the application for pre-population.

Citi's online systems provide for multiple hierarchy levels. This structure is generally sufficient to mirror any organization. Our online tools can manage user entitlements within a hierarchy structure that allows access to only that hierarchy node or below. We also can manage reporting access at the field level by disallowing fields such as Full Account Number or other personal identifiable information.

The following table presents examples of user entitlements provided within our system.

User Entitlements	
Cardholder	Cardholders can submit, review and reconcile statements, inquire on past statements or transactions, and view account information.

User Entitlements	
Finance Manager	Finance Managers have limited card management access to permit the creation and assignment of default Accounting String Codes (ASCs) and templates. All other access to card management functions and hierarchy is “read only.” Finance Managers have single sign-on access to Citi Custom Reporting System (CCRS) for standard reports.
Finance Official	Finance Officials have update access to ASC sub-field definition and maintenance and ASC / template maintenance, as well as single sign-on access to CCRS for standard reports. Finance Officials also have read-only access to hierarchy.
Finance Official (Restricted)	Finance Officials with restrictions have limited read-only access to card management and hierarchy. These users will not see restricted data, such as account number, SSN, and verification information.
Program Administrator	Program Administrators have update access to card management functions, update hierarchy, and ASC / template maintenance, request / view reports, and view access in inquiry mode. Program Administrators also have statement approval rights.
Program Administrator (Read Only)	Program Administrators with read only access have no update capability, but view capability in card management or hierarchy. No statement approval rights.
Program Administrator (Ad Hoc)	Ad Hoc Program Administrators have access to CCRS.
Program Administrator (Ad Hoc Read Only)	Ad Hoc Read only Program Administrators only have access to CCRS. No statement approval rights.
Statement Approver	Statement Approvers perform the first level of statement approval when multiple approvals are sought. Users have access to past statements and transactions for cardholders they manage, but no access to card management functions, reports, or hierarchy.
Statement Final Approver	Final Statement Approvers make the final approval of statements, and have access to past statements and transactions for cardholders they manage, but no access to card management functions, reports, or hierarchy.

General Ledger Interface

Citi's Global Card Management System can interface accounts payable information into CUSTOMER's General Ledger (GL) system using automatic mapping and a file of valid GL codes from CUSTOMER's system. These GL codes can be joined by hierarchy, merchant, or Merchant Category Code. We can also map the data received from the point-of-sale to a particular GL code on a daily basis from GCMS or send transactions directly to CUSTOMER's in-house reconciliation system.

Custom file programming for Outbound (Citi to State Agency or Co-Op) file needs of the State Agencies or Co-Ops.

File integration of data into your internal systems can, in most cases, be accomplished using Citi's standard file offerings, which includes highly configurable mappers from our transaction management system. These mappers are configurable by the end-user organization from similar technology that exists today in the Texas program. Citi has integrated with hundreds of public and private sector clients using our standard file offerings to map to common systems such as SAP, Oracle, and Concur, etc. as well as "home-grown" applications. Citi will make every attempt to utilize one of these common files for your program. In the event your requirements include elements not captured in these standard files and mappers from our transaction management system, Citi may create unique files through custom development at a rate of up to \$150 an hour.

Scoping and estimated cost of the work will be determined during the implementation process and alternate solutions discussed. All estimates will be presented to the Comptroller's Office for approval, upon approval CITI Bank may present to State Entity or Co-Op in writing and their formal approval will be sought prior to any work being performed. Citi will identify form of payment at the time of estimate.

Citi's online reporting and program management systems are available 24/7.

Periodically, we must conduct maintenance on our systems. We update data five days per week without interrupting access for customers.

During the Green Zones client access to the system can be interrupted, but this does not typically result in complete system downtime. For more extensive releases, the time is typically less than 12 hours during weekends.

CUSTOMER's designated Client Account Service Team will notify you of scheduled maintenance downtime via postings on our online systems' message boards up to 10 business days in advance. For any unexpected outages, our Customer Service team contacts customers affected by the outage.

Data files backed up

Our File Delivery Help Desk can recreate and redeliver files should a delivery be lost, destroyed, or corrupted.

Data files are backed up to a media that permits recovery, and we store the programs used to create archived data to facilitate recovery in the event of a disaster. We copy files sent to customers and can redeliver them to customers upon request. Should an emergency arise, CUSTOMER's designated Client Account Services Manager will provide further support.

Program Management and Reporting Tools

CitiManager:

Our single sign-on web-based platform provides CUSTOMER users with a single point of access to every type of application needed to manage a commercial cards program.

- **Robust Reporting:** CUSTOMER's users can access consolidated program data to generate over 3,000 types of customized, ad-hoc, or prescheduled reports from over 650 data elements

- Efficient Application Process: Citi's online application capability allows users to overlay their organizational structure and automatically route cardholder applications to the correct approver
- Online Statements: CUSTOMER's Cardholders and Program Administrators have 24/7 access to review statements, download reports, and make payments within our secure web environment

Program Audit Tool

Citi's Program Audit Tool (PAT): Can monitor the CUSTOMER's spending. PAT is a configurable Web-based data mining and transaction certification application integrated within Citi's Custom Reporting System. The system continually screens card transactions and presents those transactions that may be exceptions to and violations of an organization's procurement, card use, and employee policies. This product is available and customizable for CUSTOMER's card programs.

This rules-based engine evaluates transactions against a series of predefined business rules, identifying possible exceptions and violations. Flexibility enables these rules to be applied to specific hierarchies according to MCC exceptions, dollar thresholds, and other key indicators. Potential transaction violations are presented for review, explanation as to why they have been identified as suspicious, and documentation. PAT includes dashboards for easy interpretation of data and trend analysis, provides drill down capability for explanations, and allows notes to be added to transactions. Reviewed transactions are available in reports for Program Administrators, supervisors, and managers.

The features and benefits of PAT include:

- Ability to review data available after statement cycle
- Mining criteria configurable at hierarchy level
- One screen overview of review status
- Identification, reporting, and analysis of potential card misuse
- Ability to flag transactions that are subject to compliance audits based on predefined rules
- E-mail notification to appropriate personnel
- Predefined report generation and distribution
- Section 508 (user disability) and PCI compliant.

Program Dashboard

Residing within our Citi Custom Reporting System are our Program Dashboards. Citi Custom Reporting System (CCRS) already provides users with access to standard and customized reporting across over 650 data elements with consolidated global data. The Program Dashboard tool helps customers in three key areas:

- Program Performance: Credit usage, payments, delinquencies, cards, and span of control
- Spending Analysis: Usage and growth by division; intra-entity comparisons and benchmarking
- Vendor Management: Aggregate spend by vendor, average ticket/room prices, total and average spend metrics across vendors.

Customers can use the dashboard to access dynamically integrated views of all transaction data by business unit, cardholder, and vendor; generate metrics and diagnostics; identify spending patterns, trends, anomalies, and root causes; zero-in on program exceptions, trends, and data points, and then drill down into the specific transactions, cardholders, or vendors that account for the exception or trend; issue real-time alerts based on user-defined criteria and eliminate unnecessary costs associated with late fees and misuse.

Using our online tools, CUSTOMER can receive notification of spending activity on established customer limits, and monitor spending by cardholders and merchants in real time.

CitiDirect Global Card Management System (GCMS) utilizes icons for type of transaction and as indicators for various actions the user can take.

Program Administrators can leverage our online system 24/7 to access, navigate, and explore data to make key business decisions in real-time, including:

- Available credit, current balance, previous balance, current amount due, days past due
- Disputed amount
- Credit limit and cash advance limit (percentage)
- Single transaction limit
- Client authorizations and declines against the card
- Daily, cycle, and monthly number of transactions
- Daily, cycle, and monthly dollar amount

Program Administrators will also have the ability to drill down to specific details on spending activity across the various entities through the CitiDirect Custom Reporting System (CCRS) dashboards.

Citi Online Statements

- Program Administrators: Set up other administrators and cardholders
- Cardholders: View and download their data and make payments
- In Online Applications (part of Citi Online Statements); both Program Administrators and cardholders have read-write access; for Citi Online Statements, cardholders have read-only access to credit card data; however, cardholders can change their personal profile data

Citi offers liability programs

Citi offers liability programs specifically for protection against misuse of the card, via MasterCard and provides the additional protections and limitation of potential entity liability.

CUSTOMER is not liable for unauthorized charges occurring after the bank is notified of the loss, theft, or possible fraudulent use of the card. **For unauthorized charges made prior to the card being reported lost or stolen, CUSTOMER's liability is limited to a maximum of \$50 per card.** While this is an industry standard, Citi has never imposed the charge on customers. CUSTOMER is also liable for employee fraudulent charges on an account with a credit limit over \$100,000 in the amount that exceeds \$100,000 (Citi maintains liability for the first \$100,000).

Liability Waiver Programs
<p>MasterCard Waiver of Liability Program</p> <p>The MasterCard Waiver of Liability program is provided regardless of liability type; however, there are conditions and criteria based on liability type. The waiver provides protection to CUSTOMER against employee misuse or abuse.</p> <p>For programs with five or more cards, the maximum liability waiver coverage is \$100,000.00.</p> <p>To collect on the insurance coverage for the unauthorized charges, the employee must be terminated and CUSTOMER must provide a cardholder account cancellation request within two days of notifying Citi of the cardholder termination. Eligible charges are those incurred by the cardholder 75 days prior to termination and up to 14 days after termination.</p>

MasterCard Liability Waiver program is offered at no fee to CUSTOMER. Claims processing has specific timeframes for the filing for coverage, which is typically 75 days from the date of transaction.

Collection of Individually Billed Accounts:

An individually billed/Individual liability account is considered delinquent if payment is 60 days past due. A delinquency charge of 2.5% of the outstanding balance is applied if payment is not received by day 60. One occurrence of "bad check/insufficient funds" results in account cancellation/closure.

Citi takes the following action regarding past due accounts:

- The Citibank Collections Department contacts the client by phone at approximately 15-20 days after the payment due date, which is 30 days after cycle close. Once client contact is made and a promise to pay is secured, we allow 10 business days for receipt of payment. If payment is not received, we contact the client again. This continues through all delinquency stages.
- Letters are sent monthly to advise the client of their past due status.
- Suspension of charging privileges occurs at 61 days late.
- Account cancellation and Adverse Bureau reporting occur at 91 days past due, if the program is individual liability.
- Programs that are joint and several liability are not reported to the bureaus, and an invoice is prepared for the program for all accounts with balances outstanding at 61 days.
- Cardholder payment after suspension, but before cancellation, results in the opening of charging privileges.

Citi utilizes an in-house collections process for all accounts prior to write-off, which is 180 days past due. We reserve the right to sell accounts that are charged off to a third party agency. If an account is assumed by a third party after 180 days past due, the cardholder's obligation is legally discharged to the third party, who will be governed by Federal regulations.

We follow the same collection process for CUSTOMER's active and departing employees, except for the participation of CUSTOMER.

Any funds recovered by the outside collection agency are posted to the account after the collection agency takes a percentage.

Citi will work with CUSTOMER to monitor delinquencies and keep them at a level to maximize rebates. In addition, in North America, the Card Statements and Payments module within the CitiManager platform allows cardholders to access and pay their individually billed Corporate Card account statements online. Our customers have found this is a valuable tool in decreasing delinquencies.

Assist Customer's Travel Agents with reconciling travel spend

We have set up a process with a number of travel providers (including American Express, Carlson, Chambers, Rosenbluth, TQ3, World Travel / BTI, and TATs) enabling CUSTOMER to match transactional data against reservation records for information on all travel, including booked versus completed travel.

Employee files stored within your travel agency will house global account codes associated with each traveler. When matched against transaction data sent from Citi and incorporated with your accounting data and reservations, CUSTOMER will realize the following benefits:

- A completely automated process using employee personal data to identify accounting string details for import into your general ledger
- A second reconciliation match: the statement provided by Citi compared with the travel documented by your travel agency.

CUSTOMER will be well positioned to access both centralized and decentralized information. Our travel transaction data can be enhanced with data from a variety of sources, including folio information from hotel properties and airline data from central reservation systems. Also, we can take advantage of direct feeds from travel management companies, which can supply levels of detail not found in traditional Level III data sets.

Within Citi Custom Reporting System, TVA can create custom reports using the following categories:

- Hierarchy attributes
- Account attributes
- Account metrics
- Transaction attributes
- Transaction metrics
- Air detail
- Hotel detail
- Car detail
- Travel agency detail
- Reallocation attributes
- Temporary services
- Transaction shipping detail
- Fleet fuel transaction attributes
- Purchase transaction attributes
- Calling card transaction attributes
- Dispute attributes
- Account type.

Reconciliation of enriched data is strictly controlled from the point of receipt, onwards. Citi's processing partner employs automated on-receipt processing for enriched data files. Data is obtained from travel agencies and third parties to ensure that all expected data is received prior to each day's data enhancement processing. Any exceptions are tracked from the point of occurrence and followed through to resolution. File delivery schedules are agreed upon with the client and their nominated suppliers, and schedules built accordingly.

The basis of data enhancement is that the travel agency or other enriched data elements are treated as subordinate to the financial data records. These elements are not available to the client until a corresponding financial record is enhanced with the enriched data.

All enriched data received is processed at end of day and held in a staging database in preparation for enhancement, as data from travel agencies is typically received in advance of the financial data. Financial transactions are matched against the enhanced data held in the staging database. The resulting enhanced records are then available via report, file extract, or inclusion in the card transaction file.

Travel reconciliation can easily be performed on individual travel statements within CitiDirect Global Card Management System (GCMS). Users can view all activity posted to their accounts, comparing the information to trip logs and itineraries. GCMS enables users to enter descriptions on each transaction, making it convenient for them to insert travel voucher or invoice numbers.

Normal Card Application and Delivery

Cardholder applications require a signature or authorization from a CUSTOMER manager or Program Administrator. The online application process allows for the ability to issue cards within 48 hours of initial application. Faxed applications typically take 72 hours for fulfillment.

Only CUSTOMER Program Administrators will have the authority to approve card requests and delivery methods.

We will ensure the timely and safe delivery of all cards for the CUSTOMER program. Citi will mail cards according to the need/situation. Citi mails all cards using mail services with tracking capability. Citi utilizes overnight signature delivery to ship and track cards to street addresses. Citi provides bulk shipping for ten cards and over, and will ship to the address on the account and to alternate addresses when required.

In emergencies situations, CUSTOMER has the ability to apply for cards via a secure electronic process. Citi is flexible as to the method of input and collection of cardholder names and data. Citi can deliver a new card within 24 hours to physical addresses, if the request is received prior to the daily cutoff time.

We have the ability to deliver cards to a central point of contact or an individual as specified by CUSTOMER.

Cards will ship with the Card Receipt Verification (CRV) block in place. Upon receipt, cardholders will call to activate the card. Under normal circumstances, release of the CRV block would allow the cardholder to begin use of the card. Citi has the ability to add an additional control to restrict the effective date the card can be used. This allows cards to be distributed in advance of the new contract start date, cardholder receipt is verified, and yet the account is still restricted from use until the start date of the new contract. This is how Citi ensures cards are issued on time, yet restricted from use until the appropriate date.

CUSTOMER can specify its card delivery preferences at the time of your implementation. Citi can mail cards and PIN codes to your cardholders' business or personal addresses.

Rush Card Application and Delivery

CUSTOMER can complete the cardholder application process using the Online Card Application (OCA) module within CitiManager. Using the OCA module, cardholders enter their demographic information and submit the form electronically to their manager for approval. The Program Administrator may add default limits or create new limits for the account, and then approves the application for electronic submission to Citi. The OCA module is provided at no extra cost.

Cardholder applications require a signature or authorization from a CUSTOMER manager or Program Administrator. The online application process allows for the ability to issue cards within 48 hours of initial application. Faxed applications typically take 72 hours for fulfillment.

Once CUSTOMER's program is live, we can accept rush applications via fax. Upon approval, we can request overnight delivery of the card.

We will not charge CUSTOMER for rush applications, issuance, or delivery.

Card Deployment Reporting

Activation data will be captured in our system and will be visible to both Citi and CUSTOMER via our reporting tool. In addition, Citi will create an online dashboard that displays card activation by hierarchy as shown below. The dashboard will allow A/OPCs to view the following within their span of control:

- Number of cards mailed
- Number of cards activated
- Cards returned.

Emergency and Lost Cards

Cardholders should notify us immediately in the case of lost, stolen, or compromised cards, in order to remove the potential for fraudulent charges. Once a card is listed as lost or stolen, we may elect to "hot list" the card, placing the card on a bulletin that provides a reward to the merchant for picking up the card if it is presented at the point of sale.

- Emergency card replacement is sent next day via overnight courier, provided the request is received by 3:00 p.m. (ET).
- For non-emergencies, we will issue a replacement card within 48 hours of notification. Program Administrators and cardholders can contact Customer Service to request a new card. CUSTOMER is not liable for unauthorized charges that occur

after the bank has been notified of the loss, theft, or possible fraudulent use of the card.

There is no charge for the shipping of routine or emergency replacement cards.

Expedited Card Replacement

- For expedited card requests, you may contact your Client Account Service (CAS) Manager prior to faxing the application. Your CAS Manager will facilitate the card replacement process and request delivery to the location or address specified by CUSTOMER.

Citi has an operational "do not strand" policy, which enables our customer service representatives to adjust account limits or approve transactions to ensure cardholders can cover expenses and safely return home. We will do whatever is necessary to ensure CUSTOMER's cardholders are not stranded. In most cases, we can provide assistance to adjust the various limits and restrictions on cards to ensure card use is freely available. In addition, MasterCard has services and easy to remember phone number to provide assistance as well; 1-800- MCASSIST. The card associations provide emergency assistance including various travel, medical, and legal services.

We can provide emergency cards for any number of cardholders on short notice for any centrally billed card program. Emergency cards enable CUSTOMER to quickly activate a commercial card within minutes for crisis and emergency purchasing needs. The cards have single authorizations and a hierarchy that is separate from CUSTOMER's standard, ongoing program.

Emergency cards have a preset limit, can be loaded with preset controls as determined by CUSTOMER, and are delivered in a deactivated state. The cards can be activated as needed by placing a call to the Voice Response Unit or Customer Service. Limits can be changed at the time the card is needed through a call to Customer Service.

Training

Citi will provide the following training and support materials to CUSTOMER, at no cost:

- Onsite training – Citi is pleased to offer the State onsite training twice a year, and once a year at the CUSTOMER. As you transition your card program to Citi, we will provide Program Administrator training designed to show you how to effectively manage your card program. This includes program management, navigation of Citi's tools, account maintenance, online statements, and reporting. This session will help you reduce paper and become more self-sufficient in managing your cardholder accounts. Your Program Administrators can log into Citi's card management tools and access their data, making the training more meaningful and effective.
- Online Training - We can provide ongoing interactive and / or pre-recorded Webinar training on a variety of topics. Ongoing interactive Webinar training enables users to view the system, communicate with our trainers while connected in real time through the Internet, and keep current on the latest enhancements to the Citi online tools. The pre-recorded Webinar training can be hosted on your intranet for refresher training or training of new Program Administrators.
- Video Teleconferencing (VTC) – Citi has a State of the Art Video Conferencing classroom with the interactive capabilities to transmission live classroom training around the world with other VTC sites – dedicated to Commercial Card training. You could enjoy using our 1-800 line for video transmissions, thus saving you time and expense.

- Training Materials – The wide variety of printable training materials available to CUSTOMER, including User Guides for Program Administrators and Cardholders on Program Management, Implementation and our Reporting Module. CUSTOMER will also have access to our complete online repository of training information. A training kit is available in print as well as a CD and will consist of:
 - Desk Guide outlining recommended day-to-day program specific functions and reporting that will assist in streamlining duties associated with management of the program.
 - CBA Reconciliation Guide for the travel card PAs that have CBA reconciliation responsibilities. The guide will provide a step-by-step explanation of the reconciliation process as well as list the common things that often make reconciliation a challenge.
 - Resource material that the CUSTOMER's PAs can use to advise other program participants of available training resources.
 - Training Request Form to schedule special training sessions for groups of 20 or more PAs at agency meetings or conferences.
- Online access to a marketing toolkit containing customizable templates for your program.

Designed specifically for Program Administrators the Citi Commercial Card Learning and System Support (CLASS) provides access to training resources through a single sign-on hosted by CitiManager. The Commercial Card Program Training team provides a wide variety of training materials including Power Points, Computer Based Training and the ability to register for Webinars. CLASS is designed to support a global environment; users have the ability to set the time zone and language preference to assist with navigating the CLASS catalog of training resources. In addition to providing access to training 24/7, CLASS provides a Training Transcripts and Certificates of Completion to recognize training that a Program Administrator has completed. CLASS provides a one stop shop to register for classes and access training materials. CUSTOMER will be able to access CLASS from CitiManager at no cost for all of your training needs.

Citi will create unique the State specific training courses for end users, including Self-Directed Training Modules to ensure the appropriate numbers of training hours are provided in various delivery methods.